

Mock Home Inspection Workshop

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*Hosted by the
Fort Jackson Housing Services Office*



What Is A Home Inspection?

- An objective visual examination of the physical structure and systems of a home, from roof to foundation.
- Can be viewed as the equivalent of a physical examination from your doctor.

What Does A Home Inspection Include?

A standard home inspection summarizes findings from a visual inspection of the condition of the:

- heating system
- central air conditioning system (temperature permitting)
- interior plumbing
- electrical systems
- roof
- Attic and/or basement
- visible insulation
- Walls, ceilings, and floors
- windows and doors
- Foundation
- Visible structures of the home



Why Do I Need A Home Inspection?

- It summarizes the condition of a property, points out the need for major repairs and identifies areas that may need attention in the near future. Buyers and sellers depend on an accurate home inspection to maximize their knowledge of the property in order to make intelligent decisions before executing an agreement for sale or purchase.
- For homeowners, an inspection may be used to identify problems in the making and to learn about preventive measures, which might avoid costly future repairs. If you are planning to sell your home, an inspection prior to placing your home on the market provides a better understanding of conditions which may be discovered by the buyer's Inspector, and provides you an opportunity to make repairs that will make your home more desirable to potential buyers.

What Should A Home Inspection Cost?

- Prices may vary. Inspection fees for a typical single family home vary by geography, size and features of the property, and age of the home.
- Services such as septic inspections and radon testing may be warranted depending upon the individual property.
- Do not let the cost deter you from having a home inspection or selecting an Inspector you are comfortable with – knowledge gained from an inspection is well worth the time and expense.
- The lowest-priced Inspector is not necessarily a bargain. The Inspector's qualifications, including experience, training, and professional affiliations, should be the most important consideration in your selection.

Why Can't I Just Do My Own Inspection?

- Even the most experienced homeowner may lack the knowledge and expertise of a professional home Inspector. A professional home Inspector has the experience, depth of knowledge and training to make an unbiased and informed report of the condition of a property.
- An Inspector is familiar with the many elements of home construction, their proper installation and maintenance. An Inspector understands how the home's systems and components are intended to function together, as well as how and why they fail. They should know what to look for and are uniquely suited to interpret what their findings reveal about the condition of the property.
- Most buyers find it difficult to remain objective and unemotional about the house they really want, and this may affect their judgment. For the most accurate information about the condition of a home, always obtain an impartial third-party opinion by an expert in the field of home inspection.

Can A House Fail A Home Inspection?

- No, a home Inspector will not pass or fail a house. An inspection is solely an examination of the current condition of your home.
- It is not an appraisal, which determines market value, or a municipal inspection, which verifies compliance to local codes and standards.
- A home inspection describes the physical condition of a property and indicates what may need repair or replacement.

Do I Have To Be There?

- While it is not necessary for you to be present, it is always highly recommended that you join the Inspector for their visit. This allows you to observe the Inspector, ask questions and learn about the condition of the home, how its systems work, and how to maintain them.
- After you have seen the property with the Inspector, you will find the written report much easier to understand.

What If The Report Reveals Problems?

- No house will be perfect. When the Inspector identifies problems, it does not indicate you should not buy the house. The findings serve to educate you in advance of the purchase about the condition of the property.
- A seller may adjust the purchase price or contract terms if major problems are discovered during an inspection. If your budget is tight, or if you do not want to be involved in future repair work, this information will be extremely valuable.

If The House Proves To Be In Good Condition, Did I Really Need An Inspection?

- Yes! Now you can complete your home purchase with confidence about the condition of the property and all its equipment and systems.
- From the inspection, you will have learned many things about your new home, and will want to keep that information for future reference.

When Do I Need The Inspection?

- Before you sign the contract or purchase agreement, make your purchase obligation contingent upon the findings of a professional home inspection. This clause should specify the terms to which both the buyer and seller are obligated.
- Contact a Home Inspector immediately after the contract or purchase agreement has been signed if your Realtor has not already done so. Most Inspectors are available to conduct the required inspection within a few days.

How Do I Find A Home Inspector?

- Get a referral from someone you trust and has utilized the Inspector's services themselves.
- Search for local Inspectors on reputable websites like InterNachi and ASHI for a by-name directory.
- Ask your Real Estate professional or Licensed Contractor for their professional recommendation.



What is InterNACHI?

The International Association of Certified Home Inspectors (InterNACHI), is the one of the world's largest association of professional home and commercial property Inspectors. As part of their membership requirements, InterNACHI Inspectors must complete dozens of inspection-related courses and pass hundreds of quizzes and exams to obtain certification.



What is ASHI?

The American Society of Home Inspectors® (ASHI) is one of the oldest and most widely recognized non-profit professional association for independent home Inspectors. ASHI's "Standards of Practice" serve as the home Inspector's performance guideline, and are universally recognized and accepted by professional and government authorities. Copies of the Standards are available free from ASHI.



AMERICAN SOCIETY OF HOME INSPECTORS

Who Belongs To ASHI and InterNACHI?

- Members of these Organizations are independent professional home Inspectors who have met the most rigorous technical requirements in the industry.
- Prospective members must pass written technical examinations, meet certain home inspection requirements, and adhere to a strict Code of Ethics to remain in good standing and keep current with the latest in building technology, materials, and professional skills.

What Does It Mean To Be Bonded?

This means that a bonding company has secured money that is available to the consumer if they file a claim against the company. The secured money is in the control of the state in the form of a bond and is not controlled by the company. Say for instance you hire a home Inspector and they accidentally break something in your home. If they are unwilling to pay for the damages, you could file a claim against the company. After an investigation, you would be paid by this bond if the investigation findings are in your favor.

What Does It Mean To Be Licensed?

This is a permit to work in a particular occupation as required by state or local legislation. Generally, to be licensed in the home inspection field means the person you hire has completed a certain amount of education and training, been rigorously tested on this knowledge, and has been approved by the state to perform the type of work on which they were tested on.

What Does It Mean To Be Insured?

This refers to what happens if someone gets hurt on the job. Say for instance, an Inspector falls from your roof and gets hurt. If the company is not insured, then the claim could get filed against your homeowner's insurance. If the company is insured, then the claim will get filed against the roofing company's insurance.

Summary

In short, you will want to hire licensed professionals because you know they have undergone extensive training and education in their fields. You should be able to expect a certain quality of experience and work from hiring those licensed.

A word of caution: do not solely rely on the word of the professional. Always check with the appropriate regulating facility to be sure they are licensed and all licensure is current. In South Carolina, you can check with the SC Department of Labor, Licensing and Regulation by calling (803) 896-4300 or visiting their website at www.llronline.com.

Where Can I Get More Information?

For more information about home inspections and Certified Home Inspectors, contact a local Inspector and/or visit:

National Association of Certified Home Inspectors

www.nachi.org

American Society of Home Inspectors

www.ashi.org

South Carolina Department of Labor, Licensing and Regulation

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